

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

WILLIAM G CAVE  
ANN E CAVE  
Debtor(s)

Case No. 07-23210

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/11/2007.
- 2) The plan was confirmed on 03/14/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/27/2009.
- 5) The case was completed on 11/17/2009.
- 6) Number of months from filing to last payment: 23.
- 7) Number of months case was pending: 26.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$35,545.00.
- 10) Amount of unsecured claims discharged without payment: \$30,531.02.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$15,000.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$15,000.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$835.26
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,335.26**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI	Unsecured	132.00	NA	NA	0.00	0.00
ALLIED INTERSTATE	Unsecured	143.00	NA	NA	0.00	0.00
ANATOLY ARBER	Unsecured	37.00	NA	NA	0.00	0.00
ARMOR SYSTEMS	Unsecured	400.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	159.00	159.65	159.65	64.62	0.00
CERTIFIED SERVICES INC	Unsecured	3,785.00	3,842.88	3,842.88	1,555.48	0.00
CHARMING SHOPPES-LANE BRYANT	Unsecured	1,128.00	1,050.21	1,050.21	425.09	0.00
CHASE MANHATTAN BANK USA	Unsecured	8,614.00	NA	NA	0.00	0.00
COLLECTION	Unsecured	1,026.00	NA	NA	0.00	0.00
COLLECTION CO OF AMERICA	Unsecured	443.00	NA	NA	0.00	0.00
COMED	Unsecured	779.00	1,354.24	1,354.24	548.16	0.00
COMPUTER CREDIT SERVICE	Unsecured	350.00	NA	NA	0.00	0.00
DIRECTV	Unsecured	653.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	416.00	400.11	400.11	161.95	0.00
FIRST EXPRESS	Unsecured	2,600.00	2,600.00	2,600.00	1,052.40	0.00
GC SERVICES	Unsecured	801.00	NA	NA	0.00	0.00
GENERAL CREDIT SVCS	Unsecured	200.00	200.00	200.00	80.95	0.00
IC SYSTEM	Unsecured	70.00	70.00	70.00	28.33	0.00
LAKE COUNTY ANESTHESIOLOGY	Unsecured	82.00	NA	NA	0.00	0.00
LAKE COUNTY RADIOLOGY	Unsecured	43.00	NA	NA	0.00	0.00
LMG THE FAMILY DOCTORS	Unsecured	924.00	NA	NA	0.00	0.00
MIDLAND CREDIT MGMT	Unsecured	146.00	145.67	145.67	58.96	0.00
NICOR GAS	Unsecured	1,781.00	1,966.36	1,966.36	795.92	0.00
OMNI CREDIT SERVICES	Unsecured	19.00	NA	NA	0.00	0.00
PARAMEDIC BILLING SERVICES	Unsecured	350.00	NA	NA	0.00	0.00
PARK DANSAN	Unsecured	151.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	841.00	841.02	841.02	340.42	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	466.00	466.87	466.87	188.97	0.00
QUEST DIAGNOSTICS	Unsecured	117.00	NA	NA	0.00	0.00
RAZA M KHAN MD	Unsecured	29.00	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	500.00	663.33	663.33	268.50	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ROUNDUP FUNDING LLC	Unsecured	1,018.00	1,249.83	1,249.83	505.89	0.00
STATE BANK OF THE LAKES	Secured	1,282.05	1,282.05	752.75	752.75	0.00
STATE BANK OF THE LAKES	Secured	NA	NA	NA	0.00	0.00
STATE BANK OF THE LAKES	Secured	NA	NA	NA	0.00	0.00
STATE COLLECTION SERVICES	Unsecured	244.00	NA	NA	0.00	0.00
T MOBILE USA	Unsecured	847.00	447.43	447.43	181.11	0.00
TRANSWORLD SYSTEMS INC	Unsecured	216.00	NA	NA	0.00	0.00
TRUE LOGIC FINANCIAL CORP	Unsecured	146.00	NA	NA	0.00	0.00
UNITED HOSPITAL SYSTEM	Unsecured	87.00	87.39	87.39	35.37	0.00
US BANK	Unsecured	10,128.00	8,943.02	8,943.02	3,619.87	0.00
VICTORY MEMORIAL HOSPITAL	Unsecured	601.00	NA	NA	0.00	0.00
VISTA IMAGING ASSOC	Unsecured	4.00	NA	NA	0.00	0.00
VOICESTREAM WIRELESS	Unsecured	430.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$752.75	\$752.75	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$752.75</b>	<b>\$752.75</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$24,488.01</b>	<b>\$9,911.99</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,335.26</u>	
Disbursements to Creditors	<u>\$10,664.74</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$15,000.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/16/2010

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.